UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No.	12-1166
110.	12 1100

CARMEN RAMOS,

Plaintiff - Appellant,

v.

WELLS FARGO HOME MORTGAGE; WELLS FARGO BANK, NA,

Defendants - Appellees.

Appeal from the United States District Court for the District of Maryland, at Greenbelt. Alexander Williams, Jr., District Judge. (8:11-cv-03130-AW)

Submitted: May 10, 2012 Decided: May 24, 2012

Before KING and SHEDD, Circuit Judges, and HAMILTON, Senior Circuit Judge.

Affirmed by unpublished per curiam opinion.

Carmen Ramos, Appellant Pro Se. Michael S. Barranco, TREANOR, POPE & HUGHES, Towson, Maryland, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Carmen Ramos appeals the district court's order dismissing her claims arising from Wells Fargo Home Mortgage, Inc.'s refusal to consider her loan modification application. We have reviewed the district court's order and find no reversible error. Accordingly, although we grant Ramos's motion to proceed in forma pauperis, we affirm for the reasons stated by the district court. Ramos v. Wells Fargo Home Mortg., Inc., No. 8:11-cv-03130-AW (D. Md. filed Jan. 26 & entered Jan. 27, 2012). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED